

REMARKS/ARGUMENTS

Reconsideration is respectfully requested. Claims 1-20 are pending.
Claims 1-20 are rejected. Claims 10, 15-16 are corrected for minor informalities.

For the reasons set forth below, Applicants respectfully submit that all pending claims are allowable.

I. Claim Objections

Claim 15 is objected to for minor informalities. As shown above, claim 15 is amended to correct for the minor informalities pointed to by the Examiner. Accordingly, Applicants respectfully request the Examiner to approve the amendment to claim 15 and withdraw the objections to the same.

II. Anticipation Rejections

Claims 1-20 are rejected under 35 USC 102(e) as being unpatentable by US Publication No. 2005/0102188 ("Hutchinson"). See Office Action, p.2.

For the reasons set forth below, Applicants traverse the Examiner's rejections and respectfully submit that claims 1-20 are allowable.

Claim 1 is directed to a combination including, among others, depositing at least one deposit amount to the bank account corresponding to the received bank account information, receiving a deposit verification amount, and comparing the received deposit verification amount with the deposited at least one deposit amount. **Claim 12** is directed to a combination including, among others, a server terminal operatively coupled to said data network, said server terminal further configured to: receive account application information including a bank account information from said user terminal, deposit at least one deposit amount to the bank account corresponding to the received bank account information, receive receiving a deposit verification amount from said user terminal, and compare the received deposit verification amount with the deposited at least one deposit amount. **Claim 20** is directed to a program storage device readable by a

machine, tangibly embodying a program of instructions executable by the machine to perform a method of providing underwriting and/or servicing of a financial account, including, among others, depositing at least one deposit amount to the bank account corresponding to the received bank account information, receiving a deposit verification amount, and comparing the received deposit verification amount with the deposited at least one deposit amount.

As is well established, to reject a claim as anticipated, the cited reference must disclose each and every feature of the claimed invention. As understood, Hutchinson reference fails to disclose the each limitation of the pending independent claims of the present application.

In referring to various portions of the Hutchinson reference, the Examiner asserts that independent claims 1, 12 and 20 are anticipated. See Office Action, pp. 2, 5-6, 8.

Applicants respectfully disagree.

Contrary to the Examiner's assertions, as understood, Figure 10A, Credit Activity Summary (Payments \$898.33) of the Hutchinson reference illustrates a web page 660 containing details of a primary account 632 along with sub-accounts 634. See also Hutchinson, page 15, paragraph 137. Furthermore, as shown in Figure 10A of Hutchinson, the payment amount \$898.33 is a component of the credit activity summary for the primary account statement for the virtual payment account. See also Hutchinson, page 2, parag. 26.

Further, contrary to the Examiner's assertions, as understood, Figure 10B and element 634 of Hutchinson discloses a webpage 665 of the virtual payment account that provides a summary of the sub-accounts for a master account 634 providing, for example, transaction information including, for example, the sub-account holders (Terry Smith, Chris Smith, Kimmie Smith), the respective transaction date, the posting date of each transaction, description of the transaction (for example, payment received, www.jcrew.com, funding received, www.etoys.com), and the corresponding amount associated with each transaction. See Hutchinson, FIG. 10B.

Additionally, contrary to the Examiner's assertions, as understood, Figure 10C of the Hutchinson reference discloses a transaction summary web page 670 or the sub-accounts for a given master account of the virtual payment account. See also Hutchinson, page 15, paragraph 137.

Moreover, in support of the rejection of independent claims 1, 12, and 20 as anticipated, the Examiner further points to paragraph 48 (and to paragraph 130 for claims 12 and 20) of the Hutchinson reference. See Office Action, pp.3, 5-6, 8.

However, as understood, the relevant portions of the Hutchinson reference relied upon by the Examiner discloses that the virtual payment account allows a buyer to settle transactions of the virtual payment account using a prepaid or credit account, and further, that the virtual payment account of the Hutchinson reference may use bank electronic fund transfers. See Hutchinson, page 3, paragraph 48. Furthermore, Hutchinson reference additionally describes the operation of the transaction server 84 and the credit processing server adapter 86 based on a settlement request to perform the appropriate transactions including processing the transaction by the payment processing sub-system 95, forwarding the settlement request to the financial institution 59 which funs the transactions into the commerce gateway provider's account. See Hutchinson, page 13, paragraph 130.

On the other hand, the claimed combination of the independent **claims 1 and 20** are directed to, among others, depositing at least one deposit amount to the bank account corresponding to the received bank account information, receiving a deposit verification amount, and additionally, comparing the received deposit verification amount with the deposited at least one deposit amount, and **claim 12** is directed to server terminal further configured to: deposit at least one deposit amount to the bank account corresponding to the received bank account information, receive receiving a deposit verification amount from said user terminal, compare the received deposit verification amount with the deposited at least one deposit amount.

